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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DeFrancesco *et al.*

Appl. No.: 08/922,462

Filed: September 3, 1997

For: **Automated Credit Application  
System**

Art Unit: 2164

Examiner: Nga B. Nguyen

Atty. Docket: 1729.0060001/RES/MAM

**Amendment and Reply Under 37 C.F.R. § 1.111**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In reply to the Office Action dated **December 21, 2001** (PTO Prosecution File Wrapper Paper No. 31), Applicants submit the following Amendments and Remarks. A petition for a three-month extension of the time period for response accompanies this paper. This Amendment is provided with the following format:

- (A) A clean version of each replacement claim along with clear instructions for entry;
- (B) Starting on a separate page, appropriate remarks and arguments. 37 C.F.R. § 1.111 and MPEP 714; and
- (C) Starting on a separate page, a marked-up version entitled: "Version with markings to show changes made."

It is believed that extensions of time are not required beyond those that may otherwise be provided for in documents accompanying this Amendment. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor are hereby authorized to be charged to our Deposit Account No. 19-0036.